



Requirements for this Course

Applicants must hold an active NACCC Counselor Certification and complete the training in this study guide including all required reading. Applicants must also complete the HUD Loss Mitigation online course available on HUDs ECLASS learning system at:

<https://eclass.hudtulsa.org/>

Practical Experience Requirements

Applicants must have counseled at least 30 individuals within the last 12 months, or must have been employed by a HUD-certified housing counseling agency for the last six months.

Exam Requirements

The certification exam is a standardized 100-item, multiple-choice test, a grade of 80% is required to pass. All examinations must be administered by qualified proctors with no affiliation with the counselor or the counselor's employer.

Submission Requirements

In order to submit the Housing Counselor Certification Application, applicants will need the following documents:

- A letter signed by both the applicant and their manager or executive director certifying that the practical experience requirements have been met.
- The National Industry Code of Ethics and Conduct for Homeownership Professionals form, signed by the applicant
- Copy of their NACCC Counselor Certification or certification number, date of issue/renewal, and designation type.
- HUD Loss Mitigation certificate of completion.
- Completed housing counselor examination.

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Continuing Education Requirements

In order to effectively counsel and serve clients it is necessary to consistently increase, update, and maintain professional skills and knowledge through continuing education. Continuing Education has become a standard requirement for certification renewal. Professionalism and effectiveness in housing counseling depend on keeping current with the latest news and developments about consumer protection legislation, trends, and innovative approaches in counseling. Continuing education helps you to better serve your clients.

To renew your certification, you must complete a total of 20 continuing education units (CEUs) within the two-year period of your current certification. It is your professional responsibility to fulfill this requirement, maintain records to substantiate completed CEUs.

SUMMARY

1. Applicants must hold an active NACCC Credit Counselor Certification and complete the training in this study guide including all required reading. Applicants must also complete the HUD Loss Mitigation online course available on HUDs ECLASS learning system at: <https://eclass.hudtulsa.org/>.
2. Application for certification must include:
 - A letter signed by both the applicant and their manager or executive director certifying that the practical experience requirements have been met.
 - The National Industry Code of Ethics and Conduct for Homeownership Professionals form, signed by the applicant
 - Copy of their Credit Counselor Certification or certification number and date of issue/renewal.
 - HUD Loss Mitigation certificate of completion.
3. To renew your certification, you must complete a total of 20 continuing education units (CEUs) within the two-year period of your current certification.